FARM LABOR NEWS

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Planters Can't Hold Choppers Wages Down Now

The plan of Mississippi planters to have the U. S. Department of Agriculture impose a ceiling of $2 per day on cotton choppers' wages has been defeated by the National Farm Labor Union.

The USDA State Wage Board has announced that although a canvass of votes in a referendum of cotton producers showed planters 7 to 1 in favor of a ceiling, they refused to recommend that the Secretary of Agriculture set a wage this year on cotton chopping. The vote was similar to that in 1945 which led to a wage ceiling on cotton picking. 4,246 planters voted for and 606 against a ceiling during the referendum of April 2, in 19 Mississippi delta counties.

H. L. Mitchell, President of the National Farm Labor Union, said this marks an end to the campaign of cotton planters in the South to use the power of the U. S. Government to set sub-standard wages for farm labor.

Mitchell also said that the full force of the organization would be placed behind any group of farm laborers in the United States whose wages were being set under the procedure used by the Department of Agriculture to maintain low wages in agriculture.

Mitchell stated that the only reason the State Wage Board refused to recommend a wage ceiling was the fear of a strike of cotton choppers this spring and of court action to test the legality of an undemocratic procedure which prohibited men whose wages were being set from taking part in referendums.

In statements at public hearings in the Mississippi delta, union officials challenged the legality of the wage setting program. In his first public as a union organizer, Captain Barney B. Taylor told the wage board that if a ceiling were imposed the union would arrange to recruit and transport 10,000 farm laborers out of the mid-South during the height of the cotton chopping season.

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Spruce Pine Co-Op Does Good Business

Mr. J. F. Hynds, manager of the Spruce Pine, Alabama Co-operative Store, reports a business of $15,692.57 in 1945. The store was started in May of 1942 by a group of 26 Union members. The business has expanded each year. There are now 98 share holders who put $5 each in the store. The inventory of January 1, 1946, amounted to $2,500 in staple goods on the shelves. There was $337.95 in cash on hand. The Co-operative Store bought and sold for cash only, there were no unpaid bills nor any bad debts.

A lending library was set up in the Co-operative Store during the past year.

The Steel Mule

Tractor Farming Will Mean Fewer Jobs For Field Hands

The mechanization of cotton farming has been underway in the delta region along the Mississippi River and the plains of the southwestern states for the past twelve years. With the coming of the mechanical picker and flame cotton chopper, cotton production will be completely mechanized.

The Department of Agriculture, in a study entitled, "Looking Ahead With Cotton," points out that cultivation by mule and harvest by hand methods require 285 man hours per acre in the delta regions. Cultivation by two row tractors and hand picking reduced the number of man hours per acre to 143. With a four row tractor such as the above, a mechanical cotton picker and a flame thrower, the number of man hours per acre is cut to 28.

The Department study says that displacement of labor by machinery is nothing new—it has been going on for years. The war speeded it up and the widespread use of tractor powered machinery will speed it further.

The steel mules will not fertilize the land. Tractors will not buy groceries nor clothing.

Governor Holds Tee Davis In Arkansas Jail

Tee Davis, member of the Union from Edmonson, Arkansas, who was convicted of the crime of defending his home from a plantation owner and sentenced to 10 years on the state prison farm, has again been denied a pardon by Ben T. Laney, planter and oil millionaire who is now governor of Arkansas.

Rev. Sam Freeman, Pastor of Pulaski Heights Christian Church, Little Rock, and Mr. Frank Williamson, attorney at law, of Edmondson, made pleas to the parole board for the release of Davis. The parole board granted a new hearing on the case as a result of thousands of letters from people all over the United States. Brigadier General Holderidge of Washington and Miss Lillian Smith, noted writer of Clayton, Ga., were among those who led the fight to se-

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Union Asks Congress To Give Farm Workers All Security Benefits

Washington, D. C.—The National Farm Labor Union presented a statement by President H. L. Mitchell to the Ways and Means Committee of Congress on April 1st. This statement called for the extension of all social security benefits to farm laborers and other citizens who are now excluded. The National Farm Labor Union pointed out that half of the 22 million families now without old age and survivor's insurance protection are farm people, and the Union urged the Congress to amend the present law to provide for old age pensions for all citizens to begin at the age of 60 years.

The attention of Congress was called to the fact that farm workers often accept seasonal jobs in industry and deductions are made for social security benefits from their earnings but the worker has no hope of re-

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Sharecroppers Get Sheared By Ark. Politician

The present Lieutenant Governor of Arkansas, "Buck" Shaver of Wynne, has just sheared 123 sharecropper families of a neat $24,000 in a clever piece of legal chicanery.

Shaver hit upon a plan to force liquidation of the Co-operative Farming Project known as the Twist Plantation near Earl, Arkansas, operated successfully for the past ten years by Farm Security Administration. Securing the names and present addresses of 123 families who were former residents and share holders in the Twist Co-operative Leasing Association, he filed suit for their share of accumulated dividends. The 123 families had shares in the co-operative worth nearly $1,000 each and could have called at any time for their dividends but trading on their ignorance of their legal rights as members of a co-operative, this "two-bit" politician made a neat sum of money for himself. Shaver settled in full with the Twist Co-operative Leasing Association for $48,000 and one half of that was his fee. The 123 families received an average of $188.88 each, the lawyer got the rest. The share of the accumulated dividends was worth $1,000 or more per family.

Plantation Was Co-Op

The Twist Co-operative Leasing Association under Farm Security made money each year since it was established, following the general strike of cotton choppers led by the Southern Tenant Farmers Union in 1936. The 15,000 acre plantation, formerly operated by the Twist brothers, was first leased in 1937 by FSA and the lease was renewed for 7 years in 1940. Approximately 250 families made up the co-operative association which operated the farm, a store, and cotton gin. In October of 1945, it was reported that the Co-operative had accumulated $310,000 worth of property plus $48,000 in cash reserves. Loans made to the Association by FSA totaling over half a million dollars had been paid in full.

Lease Expires In 1946

Under a law adopted by Congress, the Farm Security Administration was required to liquidate its interest in all co-operative projects of this type. The lease on this 15,000 acre co-operative expires December 31, 1946. The heirs of the Twist brothers' estate are reported to be willing to again lease the plantation for a number of years. Under the present lease the Co-operative Association pays $58,000 per year rent on the land. About 8,000 acres are in cultivation and the remaining 7,000 is in cut over woodland. The plantation is reported to be heavily mortgaged, the Prudential Insurance Company holding mortgages totalling $254,000 besides an estimated $75,000 due the Federal

(Continued On Page Four)

1,000 Summer Jobs Signed Up For Members Of Union

As of April 21, contracts have been negotiated with companies to employ over 1,000 members of the National Farm Labor Union during the summer after cotton crops in the South are laid by.

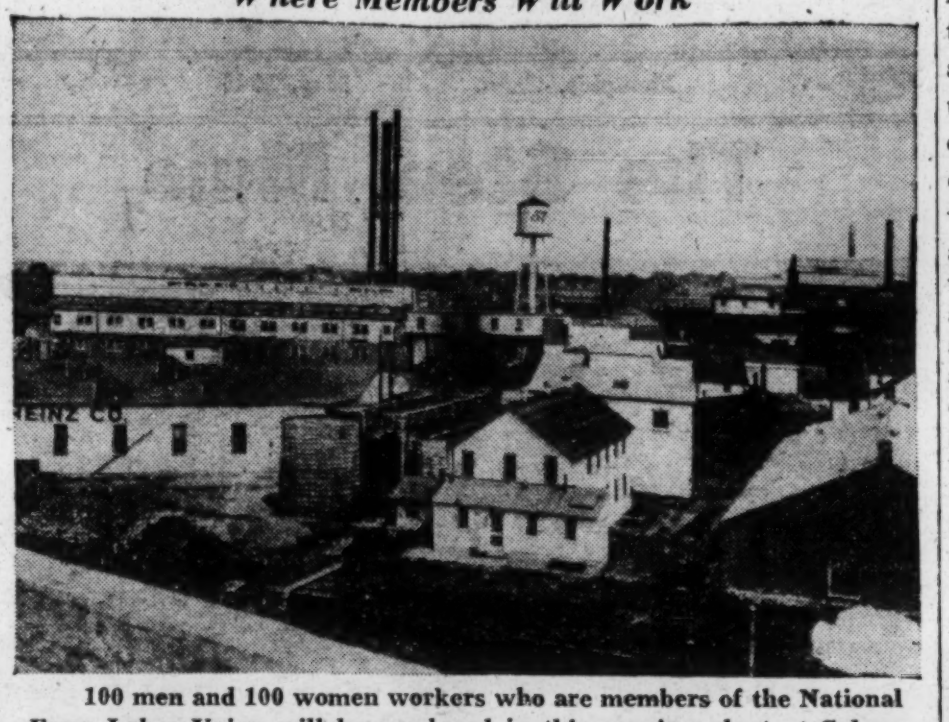
Jobs On Farms, And In Canning Plants

Workers will be employed on farms and in canning plants in the states of New Jersey and Maryland. Union wage rates will be paid on all jobs. Beginning about July 15, both men and women, white and colored, will be shipped out of Memphis each week by bus and train. The employers pay all expenses of the Union recruiting the workers for the jobs. The fare will be advanced to each man or woman worker. The railway fare amounting to $28 will be deducted from earnings at the rate of $7 a week for four weeks. The railway fare deducted from earnings of workers is kept by the company. All workers will be obligated to remain on the job until the end of the season in October. They may then return home for the cotton picking season which will then be reaching its peak in the mid-South.

Each Worker Must Have Health Card

Only able bodied workers 18 to 60 years of age may be employed on the seasonal jobs. Each person who works on one of these jobs must have a health card from a doctor certifying that he or she is free from disease. Any member of the Union, man or woman, who plans to go on a seasonal job should go to the County Health doctor or to his private doctor, and have a blood test made at lease 30 days before going on the job. If the blood test shows that a person has a veneral disease, free treatments may be secured through the county health doctor. If treatment is started at once, the disease can be cured in time for the worker to go on the job. No person will be sent on a job without a health card. No person who is unable to do a good day's work, whether because of age or disability, can be sent out to a seasonal job. Men or women with only one arm or one leg cannot be employed.

Where Members Will Work



100 men and 100 women workers who are members of the National Farm Labor Union will be employed in this canning plant at Salem, New Jersey in August. 200 men will be employed in another plant in Maryland. 300 men and women will also work in Swedesboro, New Jersey. 300 men and women will be employed on farms in New Jersey, Pennsylvania, and Maryland, picking tomatoes during July, August and September.

Only Paid-Up Members Can Get These Jobs

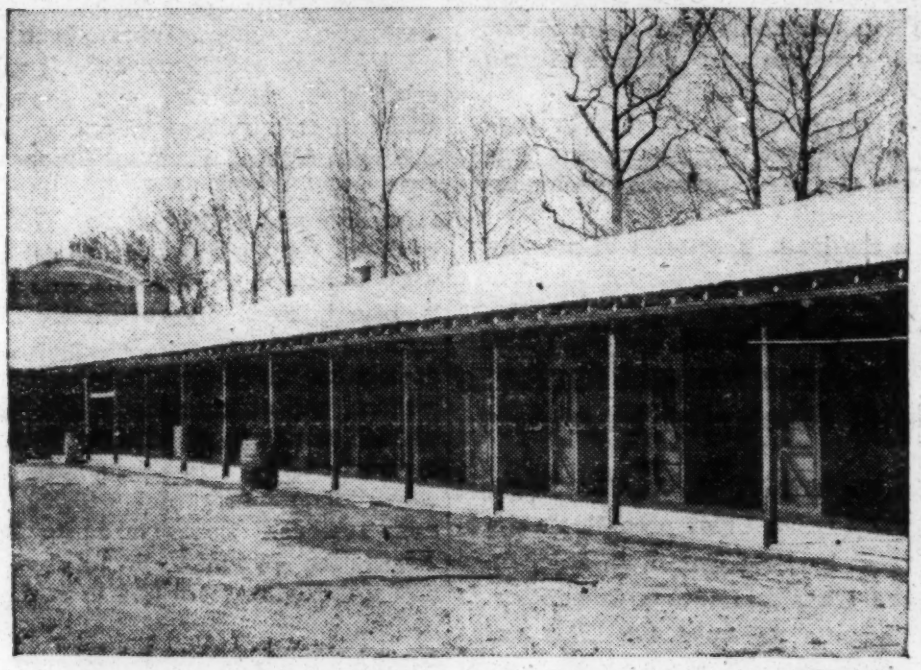
Only members of the Union who are paid up for the year 1946 will be sent on these jobs. Workers need not expect to pay up their dues at the last moment and be sent out on a job. There will be too many paid up members and they shall have first choice on going on the jobs. Union dues are $4 per year for husband and wife and children under 16 years of age. All new members and members who are three months or more in arrears are required to pay an initiation fee of $1 per family. Honoraby discharged servicemen or women are not required to pay the initiation fee. The membership dues may be paid to the nearest local secretary. If there is no local near you, then you may send your dues direct to the office in Memphis.

It will be necessary for all members to keep in touch with their locals to learn when shipments are to be made. Attend the Union meetings if you expect to learn about shipping dates. The office will notify members at large direct but others will be notified through their locals.

Here's How You Go About Getting Job

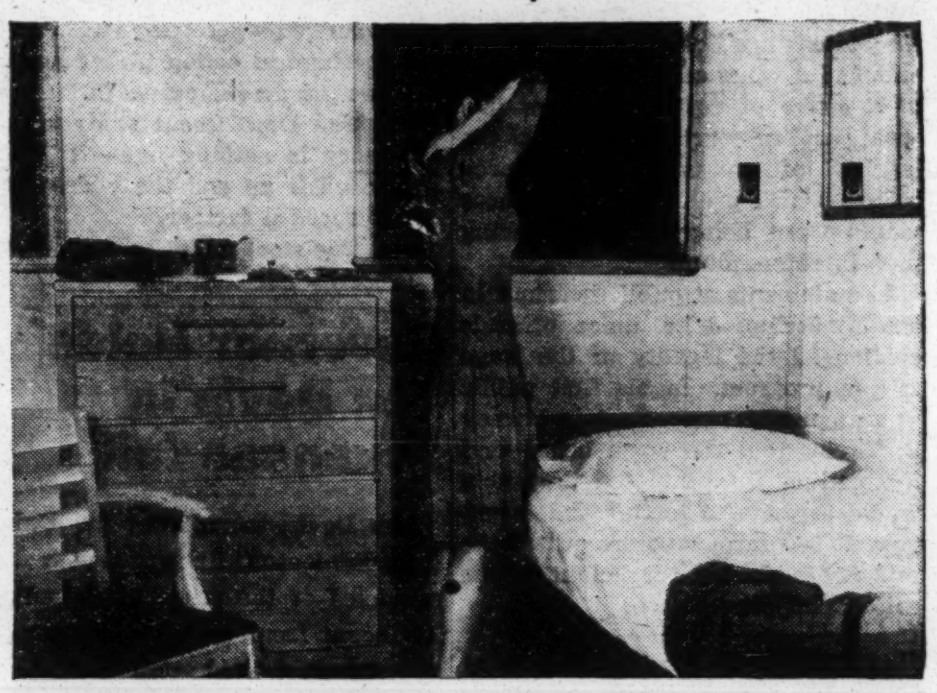
All members who expect to go out on these jobs must do two things. Fill out the application blank below and get a health card from a doctor. Turn the application blank over to your Local Secretary or Local Organizer. The application for a job will be sent to the office. If you do not have a local near you, it may be mailed direct to Box 443, Memphis 1, Tenn. Get the health card and bring it with you when you start to work. Do not send in your health card or give it to anyone else.

Housing For Workers



Government inspected housing in dormitory or barrack style, with single cots or bunks, will be provided on all jobs for workers. All housing for Union members will be clean, with shower baths and places for doing laundry. Good food may be purchased at company cafeterias at low cost on most jobs. On others, there will be places where workers may prepare their own meals.

Here's Inside Of House



An inside view of one of the better class of housing for workers in the Hurff Labor Camp in Swedesboro, New Jersey. Cabin type houses for two to eight workers in each are provided in this camp. This housing was built in 1942 and hundreds of members of the Union have lived there while at working during the past three years.

JOB APPLICATION

My name is _____ _____ My age is_____yrs.

My address is _____ _____ _____ _____
ROUTE NUMBER BOX NUMBER TOWN STATE

I am a member of Local No._____ Located at _____

My dues are paid up until _____ 19_____. I am white_____ colored_____
(Check X)

I will be ready for a job about _____ I will work until _____

I want to work in a factory_____ I want farm work_____

HEALTH CARD

KAHN

THIS IS TO CERTIFY THAT A WASSERMANN TEST WAS MADE FOR:

_____
NAME ADDRESS

ON _____
MONTH DAY YEAR

THE RESULT WAS _____

SIGNED BY _____ _____
TITLE

200 Jobs Now Open For College Girls For This Summer

Two hundred or more college girls will be employed during the summer vacation in the Deerfield Packing Co. plant near Bridgeton, New Jersey. Arrangements for recruitment and transportation of these workers to the job are being made by the National Farm Labor Union.

Program Proved Success Since It Began In 1944

The inclusion of college students in the organized migration program, worked out by the National Farm Labor Union (formerly known as the Southern Tenant Farmers Union) and the Meat and Cannery Workers Union, Local 56, A. F. of L., was first arranged in the summer of 1944. Approximately 150 students were sent to the job the first year. In 1945 the number was increased to 350 workers.

College Officials Have Cooperated

Officials of a large number of colleges in the southern states cooperated with the Union in this project and helped in the selection of mature, qualified students who are interested in earning money during their vacation period to enable them to continue their education.

Student Workers Get Union Wages

The student workers are paid the union wage rate. Transportation by railway from a central point and meals enroute will be advanced to each student who is accepted for the job. The railway fares will be deducted from weekly earnings this year, however, this will be returned to the worker if she remains until the first week in September. In case it becomes necessary for a student to return before the season ends, she may apply to the personnel office of the company, state her reasons for leaving the job and the company will give careful consideration to a legitimate request for a release. Any student workers who leaves her job before the end of the season without official permission will forfeit her return fare home.

Dormitories Clean, And Well Equipped

Housing for the students is provided in the government housing project known as Seabrook Dormitories. The dormitories are well equipped. Attendants are on the job both day and night. Meals are purchased in the cafeteria located in the housing project. Board and room costs each girl $8 a week.

Job Location Near New Jersey Cities

The dormitories are located within 4 miles of the shopping center at Bridgeton, 20 miles from Atlantic City, and within 40 miles of Philadelphia. Buses pass the dormitory every hour. There are recreational facilities provided by the housing project. Such facilities consist of a library, reading rooms, game rooms, canteens, etc.

Plant Puts Up Famous Frozen Food Line

The Deerfield Packing Co. processes vegetable crops direct from the fields of the large Seabrook Farms. Among the products processed are the Birdseye Frozen Foods. There is also a plant for dehydration of foods. The college girls will work on the production line in the plant. During certain seasons when crops are maturing rapidly, the hours are long. There are day shifts and night shifts and the production workers are expected to do their share of night work.

Plant Is Unionized, Has AF Of L Contract

The Deerfield Packing Co. is completely unionized. The A. F. of L. Local has a closed shop contract which covers all employees including temporary workers such as the college student group. Grievances are handled by the union stewards on the job.

The A. F. of L. union is led by progressive and aggressive union leadership. The wage rates have been increased nearly 100 per cent since 1941. The collective bargaining contract provides that there shall be no discrimination on the job on account of race or sex. In this plant there are Americans—all working together. There are Japanese - Americans, Negro, and white workers employed the year round. During seasonal operations about 3,000 workers are on the job. These workers are of all races and nationalities.

Membership Dues For Students 25c A Week

The seasonal workers including college students, pay 25¢ a week as union dues. There are no union initiation fees required for the temporary workers.

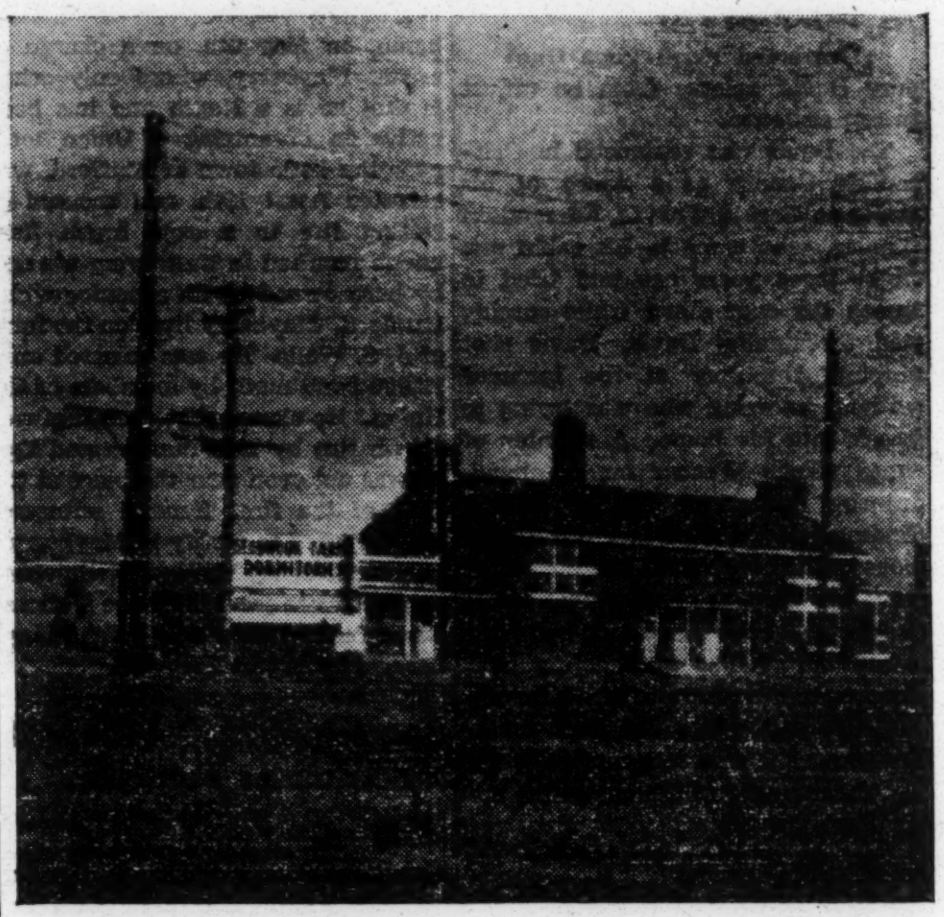
How To Get One Of These Jobs

To get one of these jobs it will be necessary for each student workers to fill out the Student Membership Application blank below and get a health card. **Send the membership blank to:** National Farm Labor Union, Box 443, Memphis 1, Tenn. **Keep the health card and carry it to the job.**

College Girls At Work

The above is a picture of 3 of the college girls from the South at at work in the Deerfield Packing Co. plant during 1945.

Seabrook Dormitories



The Seabrook Dormitories were constructed by the Federal Public Housing Authority in 1942. There are facilities for housing 1,500 workers.. The housing provided for single workers is similar to that of college dormitories. There are single and double rooms. Linens are furnished free and are changed frequently. There are showers, laundry facilities, recreation rooms, and a cafeteria serving good wholesome meals. The entire project is operated and supervised by government officials.

STUDENT MEMBERSHIP APPLICATION

I, the undersigned, hereby apply for membership in the Union for the year 19——. I authorize the Union to get as my representative in all matters of employment, wages and working conditions, on farms or related industries.

NAME _____ **Date of Birth** _____

HOME ADDRESS _____

NAME SCHOOL or COLLEGE _____

FILL OUT AND MAIL TO BOX 443, MEMPHIS 1, TENN.

HEALTH CARD

KAHN

THIS IS TO CERTIFY THAT A WASSERMANN TEST WAS MADE FOR:

_____
NAME ADDRESS

ON _____
MONTH DAY YEAR

THE RESULT WAS _____

SIGNED BY _____ _____
TITLE

President Truman Against Poll Tax

President Harry S. Truman has reaffirmed his support of federal repeal of the poll tax laws. The question arose recently in Chicago when the President was quoted as saying the seven southern states should repeal their present laws requiring a poll tax payment. In a prepared statement President Truman said: "I have not changed my position on federal anti-poll tax legislation. I am still in favor of federal legislation. I voted for cloture on this issue in the Senate and I would do so again if I were a Senator." As Senator the President never had an opportunity to vote on the bill itself because it was always killed by a filibuster of Southern Democrats. His significant reference to cloture emphasized Senator Claude Pepper's recent statement, "A vote against cloture is a vote for the poll tax."

The President also said: "I also favor state action. There is no contradiction between federal and state action on this matter. While the federal anti-poll tax legislation has been pending in the Congress several states have abandoned the poll tax. This is a great step forward and I hope more states will see fit to change their poll tax laws."

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Governor Holds Tee Davis In Arkansas Jail

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cure Davis' release from an unjust prison sentence.

Tee Davis was sentenced in Crittenden County as a result of his firing on Harold Weaver, Edmondson planter, who came to his cabin one night three years ago and tried to knock the door down while cursing and threatening Davis. Davis shot through the door at the intruder without knowing who was trying to break into his home. A splinter of wood struck Weaver on the hand, injuring him very slightly. Upon finding out that the law was at his house, Davis opened his door and gave up. He was given a trial and it was brought out that Davis had been convicted in 1936 of shooting over the heads of a group of strike breakers. He was given the limit under the law. The case was carried to the Arkansas Supreme Court and the appeal was denied.

For three years the Union, the Workers Defense League, other organizations and individuals, have worked constantly to free this man whose only crime is that he is black and a member of the Union.

Farm Labor News

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Subscription rate: 25c per year—3c each copy.

The constitution of the Union provides that 25c a year shall be set aside from each member's annual dues to pay for this monthly paper.

Bundle rates to agents—10 copies or more, 1c each copy.

All non members making contributions of $1 or more will receive 1 year's subscription to the Farm Labor News; 25c of each contribution is allocated to pay for 1 year's subscription.

Application for entry as second class mail is pending.

Address all communications to: Farm Labor News, Box 443, Memphis 1, Tenn.

THE DESTROYER
Eggs on his followers by blaming their troubles on innocent scapegoats — Negroes, Catholics, Jews, or foreign born—an old Hitler trick. His real goal: riots, confusion—power for himself.
DON'T LISTEN TO HIM!
National Labor Service

Attempt To Frame Alabama Member

George B. Mayberry, an aged Union member is to be tried in Pickens County court at Carrollton, Alabama, on May 6th. on a charge of arson. Mayberry, whose only crime is that he is a Negro and has been active in organizing a Union local near the little town of Stafford, was arrested April 12th. and accused of setting fire to a sage brush field which resulted in destroying a nearby barn owned by an absentee white landlord. Mayberry lives on the farm of J. S. Wells. He was released on a $2,000 bond made by members of the Union. He claims that the grass was set on fire by bird hunters and that he was not even near the place at the time of the fire. Several witnesses are prepared to testify in Mayberry's behalf. Attorney William Stell, whose services were secured by the National Farm Labor Union will defend Mayberry in court on May 6th.

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Sharecroppers Get Sheared By Arkansas Politician

(Continued From Page One)

Land Banks and others. Under private operation, the plantation was almost a failure, whereas, under the co-operative operation, the project has proven to be an outstanding success.

Members Prospered

For the past ten years, members of the Union lived and prospered on this co-operative farm. 118 families still remaining are in hopes of saving the project by their own efforts. The Farm Security Administration although it has no legal responsibility, has a moral obligation to these people to see that the property they have accumulated is protected and that the people may secure a renewal of their lease on a fair basis. The National Farm Labor Union is pledged to help save this project and to protect the interests of the share holders if liquidation is forced.

Members Leave For New Jersey Jobs

Eighty seven men and women left Memphis for seasonal jobs at Swedesboro, New Jersey, on April 4th. A second group of 25 enroute to Bridgeton, New Jersey, to work on small farms left Memphis April 18th. Seventy five more are scheduled to leave on April 25th. The movement of Union members to seasonal jobs on the east coast will really get underway in July and August when over 1,000 workers will be sent out.

Union Asks Congress For Security Benefits

(Continued From Page One)

ceiving benefits. This is unfair both to the worker and the employer.

Not Enough For Aged

The present provision of the law providing for old age assistance distributed by the states was condemned as insufficient to maintain livelihood since the amount ranges from $7 to $25 a month. The case of Arthur Cummings, Union member of Wardell, Mo., was called to the attention of Congress. Cummings was first denied old age assistance although he was 65 years of age. After trying unsuccessfully to get his pension, he went out to work on a job requiring the strength of a younger man and as a result, he is permanently disabled and his life has been shortened.

Should Include Others

The Union urged that Congress amend the Social Security Act to include all farmers, farm laborers, part-time industrial workers, and all others not covered at present.

Congress was also asked to extend credit on social security to all ex-service men and women for the time spent in the armed forces; to increase old age benefits to meet the cost of living; to lower the age limit to 60 years; to give disability payments equal to old age pensions and to provide that disabled workers shall not lose their old age pension if unemployed over a period of years. Congress was asked to accept the principle providing old age pensions by contributions from employer, worker, and the government.

Mr. Paul Sifton, one time Wage and Hour Administrator, and formerly Washington representative of the National Farmers Union, presented the statement in behalf of the National Farm Labor Union.

THE FOUR FREEDOMS FUND

Every industry and every group of people in the United States except the farm laborers have a voice in Washington, D. C. The large cotton planters are ably represented by the Farm Bureau which has an office in the Capital and maintains the most effective lobby in Washington. The small land owning farmers are also ably represented by officials of the National Farmers Union. Only the farm laborer, and the southern sharecropper, has no full time representative.

The National Farm Labor Union proposed to set up a "Farm Labor Lobby" in Washington. We figured it would cost $10,000 a year to run an office and employ a full time Washington representative.

There is an able man now in Washington who is ready to represent the National Farm Labor Union full time. As soon as we can get enough money on hand to be sure we can operate an office for a year, he can be employed. The question is—do members of the Union and our friends all over the country want the problems of our people presented to the President of the United States, to the Congress of the United States, and to the great American public? If so, this is the time for all men and women to come forward and make it possible to put over this program.

Are there 100 men and women who will put up $100 each?
Are there 200 men and women who will put up $50 each?
Are there 1,000 men and women who will put up $10 each?
Are there 10,000 men and women who will put up $1 each?

If there are this many people who are willing to help bring the Four Freedoms to Farm Labor—the job can be done in five years.

FOUR FREEDOMS FUND

I WILL GIVE $_____now to the Four Freedoms Fund, and I will give $_____more to the Four Freedoms Fund by_____(MONTH)_____(DAY)_____194—

My name is _____

I get my mail at _____(ROUTE BOX) _____(TOWN) _____(STATE)

I am a member of _____Local No. _____

I am not a member, but I want to help. ( ) Check X.

SEND CHECK OR MONEY ORDER TO BOX 443, MEMPHIS, TENN.

Extension Division Bulletin

NEW DOMINION SERIES

No. 81 Charlottesville, Virginia June 1, 1946

SO SHINES A GOOD DEED

Cooperatives in Edenton Inspired by Success of Tyrrell

Published monthly October through June.
Entered as second-class matter September 26, 1941, at the post office at Charlottesville, Virginia, under the Act of August 24, 1912.

SO SHINES A GOOD DEED

A freshly painted little store with shining red front stands on a corner in Edenton, North Carolina. It differs very little in appearance from other stores on other corners. It has no name displayed by which it can be identified. Yet with three stores to choose from in the block, we identified it immediately as the "People's Consumer Mutual Association, Inc."

The assurance with which customers enter the store, their air of thoughtful appraisal as they linger after purchases are made, their unconcealed pride as they glance back at the shiny store-front when they leave, are indications that this store is somehow different.

Store Belongs to the Customers

The difference lies in ownership. The store belongs to the people who use it. The pooled resources of 89 individuals, plus a loan from the credit union of which all are members, supplied the capital necessary for purchasing and remodeling the building and for stocking the shelves. These people buy for themselves at regular wholesale prices. They sell to themselves at the same rate they would pay elsewhere. They have no one to blame but themselves if their store does not meet their needs. And at regular meetings they have opportunity to blame or praise as they analyze their progress and make plans.

Earnings are used to pay a manager, to meet overhead, to replenish the stock, and to improve the property and service. Then if there is money left, it is divided among those who own shares. The number of shares held by one person may vary from one to ten. That is, one person, if he has the money, is permitted to put in as much as $100. But regardless of number of shares owned, no person has more than one vote in determining policies and procedures. The business is organized according to the principles of Rochdale cooperatives.

A Self-Help Program

That the president and business manager are both ministers is not surprising. They played an important role in helping the people to organize the cooperative. They consider it, and the larger program of which it is a part, an

experiment in applied Christianity. It is one way in which people can help one another, can bear one another's burdens, can "let their light so shine" as to brighten their own lives and those of others.

The store did not actually open until July 4, 1945. The organization had been set up the preceding January. But the Chowan Credit Union, whose child the store is, has an enviable record of four years of successful operation. During this time it has, in the words of one of the officers, "saved many farms, built homes, and helped the people in general." The purpose of the store, like that of the credit union, is service rather than profit. Both are "of and for and by the people they serve."

Two Leaders Get Together

Beginnings and causes are always difficult to get at. In this case there seem to be two lines of development that converged. But both began in the same place—the little town of Columbia, N. C., which is the home of the Light of Tyrrell Credit Union.

"Mr. Dean gave the Rev. Stallings a book," says one person in explaining how it all started. Mr. Dean was the principal of the Tyrrell County Training School and founder of the credit union and cooperative in that community. (See *New Dominion Series*, No. 57). The Rev. Stallings, who lives in Edenton, preaches in Columbia. His interest in improving the economic status of his people had been of long standing. It was, however, when Mr. Dean "gave him a book" that he began to plan toward a credit union.

A second explanation of how it started says that the Rev. Tillett, also of Edenton, was conducting a revival at Columbia. He stayed at the home of a young woman who was planning to go to summer school for further education. She said she could go because it was possible for her to borrow from the credit union of which she was a member. Mr. Dean, she said, could tell him all about the credit union idea. He did. And the Light of Tyrrell began to be dimly visible in a town thirty miles away.

Studying and Planning Precede Action

The two ministers who had become interested talked

with a third—the Rev. E. S. Parker who is now business manager of the store which was organized three years later. There was much spade work to be done in making people understand the principles of self-help on which this idea was based: "No one can bring us into freedom but ourselves. Government may help. Other groups may help for various reasons. But not until we work together, cooperating with each other for the good of all, do we find that within ourselves we have the answer to our problems."

Each of these ministers began to talk with people. They talked with two or three who might happen to be together or they "buttonholed" individuals on the street. They did not seek out "important" or "influential" people, for they were convinced that the strength of cooperation lies in the widespread interest of the "little folk."

They met with much skepticism and some opposition. They had to face the fact that previous ventures in banking and insurance in their community had failed. People had lost what they had put into these ventures. Now it was necessary to convince them that the proposed credit union was sound. The best argument, leaders say, was to point to the concrete evidence in the neighboring Tyrell County.

The talk began in the summer of 1941. In the fall, a few people consented to come to a meeting. It was held in a funeral home, and people from all denominations were invited. This small group continued to meet for study and discussion until June, 1942. "The book" which Mr. Dean had given to the Rev. Stallings and other literature about credit unions and cooperatives furnished material for study.

Ready for Action?

In May members of the group felt that they were ready to do more than talk. They invited the State Superintendent of Credit Unions "to come down to organize them." They had at that time about a dozen informed persons and a total capital of less than $40. The superintendent was, in the words of one member, "not sufficiently impressed." Their apparent lack of enthusiasm was more responsible for the failure to impress him than their lack of funds.

They continued to meet. In August they invited him again. Their capital had doubled—and they succeeded in con-

vincing him that they were really serious. They were duly organized as the Chowan Credit Union under the Credit Union Division of the North Carolina Department of Agriculture. To the $80 previously collected, they added about $100 the night of the organizational meeting.

Business Develops Slowly

One of the enthusiastic supporters of the study group started things off by borrowing $15 to invest in a business venture. There followed two or three $25 loans but business was slow. People were still skeptical of the good faith of the organization. Then came the dramatic case needed to convince the public.

A young man, who had the respect of the community, had been unable to meet a payment on his car. Now unless the entire amount due could be paid, he was to lose the car. He asked the credit union to advance the $150 he needed. The moment had come for the organization to prove itself after all its talking. There was much less than $150 in its treasury. Nevertheless this opportunity must not be lost. One member went from house to house telling the story. Enough people bought shares to make up the amount needed for the loan. The young man's car was saved, and attitudes toward the credit union changed.

Success Brings More Success

Membership increased rapidly. Requests for loans kept pace with growing capital. The report given at the second annual meeting was so impressive that $600 came in that night from those present. Now the less-than-four-year-old credit union has assets of $75,000. More than $10,000 of this is in bonds and more than $6,000 in cash. The latter, however, will go into action almost immediately, for the credit committee has already approved a new $5,000 loan for building a home. The building will begin as soon as materials are available.

Services Rendered

During its existence the credit union has made loans ranging in size from $15 to $5,000. The majority are small and for a short time. The one for $5,000, however, was for a five-year period. Payments and interest come in weekly,

and the money becomes available again for more loans. Though the interest rate is low in accordance with credit union principles, members are impressed by the way their money makes more money for them. In one month interest alone amounted to more than $600.

Membership is open to "residents of Edenton and Chowan County and organizations of such persons." Edenton has a population of 6,000, about 50 per cent of whom are Negro. Town and county together have a total of about 5,000 Negroes. They earn their livings on the farms, in the peanut factory or at the naval base. They are relatively prosperous. But, like everyone else, they sometimes need ready cash. Credit has not been easily available. Interest rates have been high. Now 680 individuals are members of the credit union and may use its services.

Organizations were at first slow to put their money in this "people's bank" because of their previous losses. Its successful history and sound business management have convinced most of them. They now use it both as a place to put their idle funds to work and as a resource in their own times of need. Several churches, for example, have borrowed for new buildings or for repairs to old ones.

Loans to individuals cover a wide range in purpose as well as in size. Education looms large in the total number. This is gratifying to the leaders since it was a loan for educational purposes to a member of the Light of Tyrrell Credit Union that was the inspiration of this movement. Others have borrowed to save their farms from foreclosure, to repair their homes, to build new homes, to get needed medical or dental care, to invest in business. Two loans have been for the purpose of starting stores—"one of these our own cooperative store," the secretary reports proudly.

The credit committee, composed of three members including the county agent and teacher of vocational agriculture, make it their business to know their borrowers and work with them. This committee approves small loans. Requests for large amounts, together with the committee's recommendations, are referred to the directors at their regular monthly meetings.

Purpose of loan, character of the borrower, and his ability to repay are given careful consideration by the credit

committee. A plan for weekly payments provides opportunity for regular contacts with borrowers and for a kind of informal educational program. These payments are made at the organization's modest office which is presided over by the Rev. J. E. Tillett, one of the two ministers who started the program.

Help with planning a general budget may be given in order to assure payments as they fall due. Thus people learn not only to use credit wisely but also to plan expenditures in relation to income. This may account, to some degree, for there not having been a single "bad debt" in the history of the credit union. This is true in spite of the fact that the credit committee has several times accepted "poor risks" turned down by the banks and referred by them to the credit union.

Thus individuals have helped themselves through the credit union. They have learned the value of pooling their resources. They have learned to manage their personal affairs in a businsslike way. They have learned to manage a cooperative business venture. They are now applying the same principles to the "People's Consumer Mutual Association, Inc." and are meeting with the same satisfying success—J. C. O.

COOPERATION AMONG COOPERATIVES

What has happened in Chowan County is happening in other communities in North Carolina. The Light of Tyrrell has been the main source of inspiration. Its leader, Mr. S. P. Dean, has given generously of his time as neighboring communities have asked for help. About a year ago it became evident that he could not continue to do his own work and answer as many separate appeals for help as he was getting. A "Workshop in Cooperative Living" was planned by the Fellowship of Southern Churchmen and held last summer at Mr. Dean's school. More than 50 ministers, teachers, and laymen who had been seeking advice attended. Out of the discussions at that time grew a plan for the North Carolina Council of Cooperatives and Associates. Funds were procured to make it possible for Mr. Dean and others to give full time to the educational work necessary

if communities are to succeed with their cooperatives. Interested individuals, colleges, and state agencies are working together in the undertaking. They have made plans for a five-county conference for this summer for exchanging experience and carrying forward the educational program.—J. F.

FROM THE FIVE-YEAR REPORT*

Basic to any program of helping individuals or communities to help themselves is the individual's sense of his importance in the scheme of things. Once he *believes in himself*, he accepts responsibility for the community and is ready to contribute to the common welfare.

Familiarity with methods of procedure is, perhaps, second in importance. Nobody wants to "make a fool of himself" by trying to do something he does not know how to do.

"It doesn't suit," was an answer often given when someone in one of the counties refused to accept a job that needed to be done.

Such an answer, our experience proved, seldom meant indifference to one's job in a democracy. It could usually be interpreted to mean: "My goodness! I don't know how to do what you are asking me to do and I'd be scared to death to try!"

Teach people how (to conduct a meeting, to organize a committee, to lead discussion, to direct a recreation program) *and they are willing to work.*—J.S.O.

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* The Extension Division will publish the report of its five year experimental program in community development within the next few months.

To receive without cost the issues of the *New Dominion Series* describing experimental approaches to democratic living that are being tried effectively in various communities, send your name and address to the Extension Division, University of Virginia, Charlottesville, Virginia.